

**OCP Guidelines for Determining Risks and Minimum Insurance
Requirements for Supplies or Services Contracts**

Appendix B

MINIMUM INSURANCE REQUIREMENTS		
Low Risk Activities	Moderate Risk Activities	High Risk Activities
Commercial General Liability : Per Occurrence: \$1,000,000 Per Aggregate: \$1,000,000 Includes Products & Completed Operations and Personal & Advertising Injury	Commercial General Liability : Per Occurrence: \$1,000,000 Per Aggregate: \$2,000,000 Includes Products & Completed Operations and Personal & Advertising Injury	Commercial General Liability : Per Occurrence: \$2,000,000 Per Aggregate: \$5,000,000 Includes Products & Completed Operations and Personal & Advertising Injury
	Automobile Liability : \$1,000,000	Automobile Liability : \$2,000,000
Workers' Compensation : Workers' Compensation: See statutory limit Employer's liability: \$500,000 Employee disease: \$500,000 Policy disease limit: \$500,000	Workers' Compensation : Workers' Compensation: See statutory limit Employer's liability: \$1,000,000 Employee disease: \$1,000,000 Policy disease limit: \$1,000,000	Workers' Compensation : Workers' Compensation: See statutory limit Employer's liability: \$1,000,000 Employee disease: \$1,000,000 Policy disease limit: \$1,000,000
	Professional Liability (E&O) (if needed): Per Occurrence for Each Wrongful Act: \$1,000,000 Per Aggregate for Each Wrongful Act: \$1,000,000	Professional Liability (E&O) (if needed): Per Occurrence for Each Wrongful Act: \$2,000,000 Per Aggregate for Each Wrongful Act: \$2,000,000
	Umbrella or Excess Liability : Per Occurrence for Each Wrongful Act: \$2,000,000	Umbrella or Excess Liability : Per Occurrence for Each Wrongful Act: \$5,000,000
Crime Insurance (if needed): Per Occurrence for Each Wrongful Act: \$1,000,000 Per Aggregate for Each Wrongful Act: \$1,000,000	Crime Insurance (if needed): Per Occurrence for Each Wrongful Act: \$1,000,000 Per Aggregate for Each Wrongful Act: \$1,000,000	Crime Insurance (if needed): Per Occurrence for Each Wrongful Act: \$1,000,000 Per Aggregate for Each Wrongful Act: \$1,000,000
Examples: Advertising, Novelties, Souvenirs, Promotional & Specialty Products Audits Cable/ TV /Phone Services Copier Leasing Courier Service Evaluation Services Furniture and Furniture Management Heavy Equipment Leasing/Purchasing Industrial Supplies & Apparel Marketing, Media & Publication Services Medical Supplies Office Equipment Office Supplies Printing/Document Management Record Storage Security Equipment/Supplies Subscriptions/Promotional materials Training Translation Warehousing Vehicle Leasing/Purchasing	Examples: Audit & Financial Management Services Computer Maintenance Design Engineering and Logistics Fleet Maintenance Health Screening Heavy Equipment maintenance Industrial Services IT Services, Equipment & Software Janitorial Services Laboratory Testing and Analysis Landscape Legal Services Mission Oriented Business Integrated Services (MOBIS) Pest Control Purchase/TravelCard Research Services Security Equipment, Security Services, Homeland Preparedness (electronic) Software Development/ Engineering Software Maintenance Temporary Support Services Title Search Towing services Trash/Recycling Tree Services	Examples: Food Services, Equipment and Management Elevator/Escalator repair Health Care Delivery Health Plans Insurance Plans Moving and Logistics Services Pharmaceutical Property Management Residential Services School Health Nursing Security Guard Services Tax Collections and Refunds Transportation for Special Populations Event insurance
Note: Please contact Armeta Ross, OCP's Risk Manager (202/724-5458) if you have any questions.		